

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 10-70722-SCS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Garry L Black
3025 Benefit Road
Chesapeake, VA 23322

Terece G Black
pka Terece Gail Coppersmith
3025 Benefit Road
Chesapeake, VA 23322

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-1951

Joint Debtor: xxx-xx-2288

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Garry L Black and Terece G Black are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 7, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-8
Case: 10-70722

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jun 07, 2010

The following entities were noticed by first class mail on Jun 09, 2010.

db/jdb +Garry L Black, Terece G Black, 3025 Benefit Road, Chesapeake, VA 23322-3146
9492396 AlliedInterstate, PO Box 1954, Southgate, MI 48195-0954
9492398 +Carlton R. Coppersmith, c/o Hubbard and Hartley, 709 Greenbrier Parkway,
Chesapeake, VA 23320-3624
9492399 +Chesapeake Regional Medical Center, 736 Battlefield Boulevard, North,
Chesapeake, VA 23320-4941
9492401 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, Inc., 9701 Metropolitan Court, Sute B,
Richmond, VA 23236-3690)
9492402 Insta Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452
9492403 Internal Revenue Service, Philadelphia, PA 19154-0030
9492408 Old Navy Visa, PO Box 960017, Orlando, FL 32896-0017
9492409 Sears MasterCard, PO Box 183082, Columbus, OH 43218-3082
9492410 SunTrust, PO Box 921819, Norcross, GA 30010-1819
9492411 SunTrust Bank, PO Box 791274, Baltimore, MD 21279-1274
9492413 +The Prudential Insurance, Company of America, PO Box 8000, Millville, NJ 08332-0098
9492400 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Commonwealth of Virginia, Department of Taxation, PO Box 1777,
Richmond, VA 23218-1777)

The following entities were noticed by electronic transmission on Jun 07, 2010.

9492397 EDI: CAPITALONE.COM Jun 07 2010 20:23:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
9492404 EDI: RMSC.COM Jun 07 2010 20:23:00 JCPenny, PO Box 960090, Orlando, FL 32896-0090
9492405 EDI: RMSC.COM Jun 07 2010 20:23:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
9492406 EDI: TSYS2.COM Jun 07 2010 20:23:00 Macy's, PO Box 689195, Des Moines, IA 50368-9195
9492407 EDI: WFNNB.COM Jun 07 2010 20:28:00 New York & Co, PO Box 659728,
San Antonio, TX 78265-9728
9492409 EDI: SEARS.COM Jun 07 2010 20:23:00 Sears MasterCard, PO Box 183082,
Columbus, OH 43218-3082
9492412 EDI: WFNNB.COM Jun 07 2010 20:28:00 The Limited, PO Box 659728,
San Antonio, TX 78265-9728
9492414 EDI: WFNNB.COM Jun 07 2010 20:28:00 World Financial National Bank, PO Box 182125,
Columbus, OH 43218-2125

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2010

Signature:

